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IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

David W. Curtis : Case No. 09-71519JAD

B. Kay Curtis : Chapter 13

Debtor(s)

David W. Curtis

B. Kay Curtis : Related to Document # 52

Movant(s)

:

VS.

No Respondents Named : Hearing Date 2/11/2010

TRUSTEE'S RESPONSE TO MOTION FOR CONSENT TO MODIFY MORTGAGE

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

- 1. The motion lists no respondents, possibly because the debtors believe they have attached sufficient evidence that Wells Fargo Home Mortgage consents to a proposed modification.
- 2. The Trustee avers that the creditor should be named as a respondent, and that the motion and proposed order should identify a proposed written agreement embodying the terms of the modification, rather than simply calling for approval of an informal outline of modified terms.

WHEREFORE, the Trustee recommends that the motion be denied in its present form.

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RONDA J. WINNECOUR, CHAPTER 13 TRUSTEE

Date:1/06/11 by _/s/ Richard J. Bedford

Richard J. Bedford - PA I.D. #25069

Attorney for Trustee

US Steel Tower - Suite 3250

600 Grant St.

Pittsburgh, PA 15219

(412) 471-5566

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CERTIFICATE OF SERVICE

I hereby certify that on the 6^{TH} of January 2011, I served one true and correct copy of the foregoing document on the following parties in interest by United States first-class mail, postage prepaid, addressed as follows:

Joseph S. Sisca, Esquire Assistant U.S. Trustee Suite 970, Liberty Center 1001 Liberty Avenue Pittsburgh PA. 15222

David W. Curtis B. Kay Curtis 98 Muir Road Blairsville PA 15717

Arthur Cohen, Esquire P.O Box 597 Hollidaysburg PA 16648

/s/Dianne DeFoor

Office of Chapter 13 Trustee US Steel Tower – Suite 3250 600 Grant Street Pittsburgh, PA 15219 (412) 471-5566